

Information to identify the case:

Debtor 1	David Brod	Social Security number or ITIN	xxx-xx-6985
	First Name Middle Name Last Name	EIN	--
Debtor 2	Marcy E. Brod	Social Security number or ITIN	xxx-xx-5272
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 16-33925-ABA			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

David Brod

Marcy E. Brod

7/11/19

By the court: Andrew B. Altenburg Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 David Brod
 Marcy E. Brod
 Debtors

Case No. 16-33925-ABA
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
 Form ID: 3180W

Page 1 of 2
 Total Noticed: 33

Date Rcvd: Jul 12, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 13, 2019.

db/jdb
 cr +David Brod, Marcy E. Brod, 6 Telford Lane, Mount Laurel, NJ 08054-3323
 +WELLS FARGO BANK, N.A., Phelan Hallinan & Schmieg, PC, 400 Fellowship Road, Suite 100, Mt. Laurel, NJ 08054-3437
 516551422 +Charles D. Whelan III, Esquire, 114 Bayard Street, New Brunswick, NJ 08901-1956
 516551424 +Flagship Condominium Association, Inc., 60 North Maine Avenue, Atlantic City, NJ 08401-5518
 516551429 +Phelan Hallinan & Diamond, PC, 400 Fellowship Road, Mount Laurel, NJ 08054-3437
 516551432 ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245, TRENTON NJ 08646-0245
 (address filed with court: State of New Jersey, Department of the Treasury, Division of Taxation, PO Box 269, Trenton, NJ 08695-0269)
 516551430 +Simmons Bank, 501 S Main St, Pine Bluff, AR 71601-4327
 516551431 +Simmons First National Bank, PO Box 7009, Pine Bluff, AR 71611-7009
 516551427 ++TOYOTA MOTOR CREDIT CORPORATION, PO BOX 8026, CEDAR RAPIDS IA 52408-8026
 (address filed with court: Lexus Financial Services, PO Box 15012, Chandler, AZ 85244-5012)
 516641826 +Toyota Lease Trust, c/o Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
 516597355 USB LEASING LT, BANKRUPTCY DEPARTMENT, P.O. BOX 5229, CINCINNATI, OH 45201-5229
 516551440 Wells Fargo Home Mor, Written Correspondence Resolutions, Mac#2302-04e Pob 10335, Des Moines, IA 50306

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg

Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Jul 12 2019 11:27:41 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
 516591977 EDI: BECKLEE.COM Jul 12 2019 07:48:00 American Express Bank, FSB, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
 516551421 +EDI: AMEREXPR.COM Jul 12 2019 07:48:00 Amex, Correspondence, Po Box 981540, El Paso, TX 79998-1540
 516551423 +EDI: CHASE.COM Jul 12 2019 07:58:00 Chase Card Services, Correspondence Dept, Po Box 15278, Wilmington, DE 19850-5278
 516551426 EDI: IRS.COM Jul 12 2019 07:48:00 Internal Revenue Service, PO Box 21126, Philadelphia, PA 19114
 516551428 +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Jul 12 2019 11:27:41 Office of the U.S. Trustee, District of New Jersey, U.S. Department of Justice, One Newark Center, Suite 2100, Newark, NJ 07102-5235
 516654763 +EDI: RMSC.COM Jul 12 2019 07:48:00 Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
 516551433 EDI: TDBANKNORTH.COM Jul 12 2019 07:48:00 TD Bank, N.A., Attn: Bankruptcy, 32 Chestnut St, Lewiston, ME 04243
 516551434 EDI: TFSR.COM Jul 12 2019 07:48:00 Toyota Motor Credit Co, Po Box 8026, Cedar Rapids, IA 52408
 516551435 +EDI: USBANKARS.COM Jul 12 2019 07:48:00 US BankCorp, Us Bank Bankruptcy Dept, Po Box 5229, Cincinnati, OH 45201-5229
 516734081 +E-mail/Text: bncmail@w-legal.com Jul 12 2019 11:27:52 USAA Savings Bank, C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
 516551436 +EDI: USAA.COM Jul 12 2019 07:48:00 Usaa Federal Savings Bank, 10750 Mcdermott Freeway, San Antonio, TX 78288-1600
 516612417 EDI: WFFC.COM Jul 12 2019 07:48:00 WELLS FARGO BANK, N.A., Wells Fargo Bank, N.A., Default Document Processing, MAC N9286-01Y, 1000 Blue Gentian Road, Eagan MN 55121-7700
 516551437 +EDI: WFFC.COM Jul 12 2019 07:48:00 Wells Fargo, P.O. Box 10335, Des Moines, IA 50306-0335
 516551438 +EDI: WFFC.COM Jul 12 2019 07:48:00 Wells Fargo Bank, Mac-F8235-02f, Po Box 10438, Des Moines, IA 50306-0438
 516551439 EDI: WFFC.COM Jul 12 2019 07:48:00 Wells Fargo Bank NA, PO Box 14529, Des Moines, IA 50306-3529
 516744858 EDI: WFFC.COM Jul 12 2019 07:48:00 Wells Fargo Bank, N.A., Wells Fargo Card Services, PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438
 516618167 +EDI: WFFC.COM Jul 12 2019 07:48:00 Wells Fargo Bank, NA, Home Equity Group, 1 Home Campus, X2303-01A, Des Moines, IA 50328-0001
 516551441 +EDI: WFFC.COM Jul 12 2019 07:48:00 Wells Fargo Home Mortgage, PO Box 10335, Des Moines, IA 50306-0335
 516551442 EDI: WFFC.COM Jul 12 2019 07:48:00 Wells Fargo Home Mortgage, PO Box 9065, Temecula, CA 92589-9065

TOTAL: 21

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

District/off: 0312-1

User: admin
Form ID: 3180W

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Total Noticed: 33

Date Rcvd: Jul 12, 2019

516551425* ++INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346,
PHILADELPHIA PA 19101-7346
(address filed with court: Internal Revenue Service, Special Procedures Branch,
Bankruptcy Section, PO Box 724, Springfield, NJ 07081-0724)

TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 13, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 11, 2019 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor Toyota Lease Trust dcarlon@kmlawgroup.com,
bkgroup@kmlawgroup.com
Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com,
summarymail@standingtrustee.com
Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com
Joel R. Spivack on behalf of Joint Debtor Marcy E. Brod joel@spivacklaw.com,
admin@spivacklaw.com;r44331@notify.bestcase.com
Joel R. Spivack on behalf of Debtor David Brod joel@spivacklaw.com,
admin@spivacklaw.com;r44331@notify.bestcase.com
Nicholas V. Rogers on behalf of Creditor WELLS FARGO BANK, N.A. nj.bkecf@fedphe.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 7